

About Medicare Savings Programs QMB, SLMB and QI: Assistance with Meeting the Costs of Medicare Premiums and Deductibles

This Medicare topic sheet was prepared by Leslie Fried, Director of the Alzheimer's Association Medicare Advocacy Project. The Medicare Advocacy Project is supported by a generous grant from the Eisenberg Family Trust.

The Qualified Medicare Beneficiary program (QMB), Covers the cost of (1) Medicare Part B monthly premiums and (2) payment of co-insurance and deductible amounts for services covered under both Medicare Parts A and B. It also covers Medicare Part A monthly premiums when applicable.

Qualified Medicare beneficiary (QMB). Covers the cost of (1) Medicare Part B monthly premiums and (2) payment of co-insurance and deductible amounts for services covered under both Medicare Parts A and B.

Specified low-income Medicare beneficiary (SLMB). Pays only the monthly Medicare Part B premiums.

Qualifying Individuals (QI). Pays only for the monthly Medicare Part B premiums. However, money for the QI program is limited. Applications are approved on a first-come, first-served basis until the money appropriated for the year runs out. After that point, even eligible individuals will not be able to get into the program.

Income and resource limits. To qualify for QMB, SLMB or QI, your monthly income and resources cannot be over certain limits. This chart gives the limits for the 48 contiguous states, Alaska (AK) and Hawaii (HI).

Monthly Income effective January 23, 2009 must not be over: (\$20 a month disregard for income already added to each limit)

	Single Person	Couple
QMB	\$902.50 (Higher in Alaska and Hawaii)	\$\$1,214.17 (Higher in Alaska and Hawaii)
SLMB	\$1,083 (Higher in Alaska and Hawaii)	\$1,457 (Higher in Alaska and Hawaii)

Resources also must not be over these limits for all three programs:

QMB, SLMB, QI	Single Person	Couple
2009	\$4,000	\$6,000
2010	\$8,100*	\$12,910*

* These resource limits include \$1,500 per person for burial expenses.

Resources are things you own, such as savings and cash. Some resources are not counted, such as the house you live in and one car. Some states have eliminated the asset test or use more liberal asset criteria.

The Alzheimer's Association is the leading voluntary health organization in Alzheimer care, support and research.

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